

Fill in this information to identify the case:

Debtor 1 Merrett C Adams\* Linda Wolfe POA

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of PENNSYLVANIA

Case number 16-70046-JAD

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LSF9 MASTER PARTICIPATION TRUST

Court claim no. (if known): 2-2

Last 4 digits of any number you use to identify the debtor's account: 4908

Date of payment change: 9/1/2019

Must be at least 21 days after date of this notice

New total payment: \$432.90

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$177.89

New escrow payment: \$158.75

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Merrett C Adams\* Linda Wolfe POA  
Print Name Middle Name Last Name

Case number (if known) 16-70046-JAD

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Ashlee Fogle  
Signature

Date 06/27/2019

Print Ashlee Fogle  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Crane, LLC

Address 10700 Abbott's Bridge Road, Suite 170  
Number Street

Duluth GA 30097  
City

State

ZIP Code

Contact Phone 470-321-7112

Email afogle@rascrane.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on July 1, 2019,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Lawrence W. Willis  
Willis & Associates  
201 Penn Center Blvd  
Suite 310  
Pittsburgh, PA 15235

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222

Merrett C Adams\* Linda Wolfe POA  
658 Bethel Church Road  
Marion Center, PA 15759

RAS Crane, LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112  
Facsimile: 404-393-1425

By: /s/ Dena Eaves  
Dena Eaves  
deaves@rascrane.com

Statement Date: 05/08/2019  
 Loan Number: XXXXXXXXXX  
 Current Payment Amount: \$452.04  
 New Payment Amount: \$432.90  
 New Payment Effective Date: 08/09/2019  
 Property Address: 658 BETHEL CHURCH RD  
 MARION CENTER PA 15759

MERRETT C ADAMS  
 ESTATE OF VERA JEAN ADAMS  
 C/O LAWRENCE W WILLIS  
 201 PENN CENTER BLVD STE 400  
 PITTSBURGH PA 15235-5441

Hello!

At Caliber Home Loans, we examine your escrow account at least annually to make sure there is enough money in your account to cover your tax and/or insurance payments. This review accounts for any increases or decreases in your taxes or insurance that can result in changes to your payment amount. The following outlines your actual escrow account activity since your previous disclosure or initial disclosure and the anticipated activity for the next 12 months.

Based on our review, you have a shortage of \$83.51. A shortage occurs when the anticipated escrow account balance falls short of the required balance.

To view differences between your current payment and new payment, please refer to Section 1 below. To view changes in your escrow account, please refer to Section 3 of this statement. Your projected shortage was calculated based on the information in Section 2 below. Section 2 includes changes that are anticipated over the next 12 months, while Section 3 displays your history as of the last escrow analysis.

### Section 1 - Payment Breakdown

This section provides a breakdown of both your current and new payment which will become effective 08/09/2019.

Payment Breakdown	Current Payment	New Payment Effective 08/09/19
Principal & Interest	\$ 274.15	\$ 274.15
Base Escrow Payment	\$ 149.88	\$ 151.80
Shortage Payment	\$ 28.01	\$ 6.95
Surplus Adjustment	\$ 0.00	\$ 0.00
<b>TOTAL</b>	<b>\$ 452.04</b>	<b>\$ 432.90</b>

If you utilize a bill paying service, please notify them of the payment changes scheduled to occur.

### Section 2 - Shortage Calculation & Anticipated Escrow Activity

This section displays information regarding your shortage and anticipated escrow activity for the next 12 months.

Your shortage was calculated by taking the difference between your anticipated escrow balance and your required balance at the projected lowest point of your anticipated balance over the next 12 months. These balances are identified in the chart below in red next to the following symbol (>).

Your shortage has already been spread over 12 months, however you have the option of paying your shortage in full using the coupon attached below or by calling 1-800-401-6587 to have it spread over additional months.

**ANTICIPATED ESCROW BALANCE \$220.09 – MINIMUM REQUIRED BALANCE \$303.60 = SHORTAGE AMOUNT \$83.51**  
**SHORTAGE AMOUNT/12 = \$6.95 per month**

To ensure your account maintains enough money for future tax and insurance payments, a cushion is maintained on your loan when applicable, to help avoid a negative balance in your escrow account. This cushion may include up to two months' worth of your base escrow payment to cover increases in your tax or insurance payments. Your escrow balance should not fall below \$303.60, which is your cushion amount and required balance. (Mortgage insurance is not included in your cushion calculation.)

Anticipated Month of Activity	Anticipated Payments To Escrow	Disbursements From Escrow	Description		Anticipated Balance	Required Balance
				Starting Balance	\$985.24	\$1,068.75
08/2019	\$151.80	\$0.00			\$1,137.04	\$1,220.55
09/2019	\$151.80	-\$764.35	SCHOOL		\$524.49	\$608.00
10/2019	\$151.80	\$0.00			\$676.29	\$759.80
11/2019	\$151.80	-\$608.00	HOMEOWNER INS		\$220.09	\$303.60 >
12/2019	\$151.80	\$0.00			\$371.89	\$455.40
01/2020	\$151.80	\$0.00			\$523.69	\$607.20
02/2020	\$151.80	\$0.00			\$675.49	\$759.00
03/2020	\$151.80	\$0.00			\$827.29	\$910.80
04/2020	\$151.80	-\$449.29	CITY/TOWN		\$529.80	\$613.31
05/2020	\$151.80	\$0.00			\$681.60	\$765.11

(Continued on the Back)  
 ▼ DETACH HERE ▼

Return this coupon and the amount shown below to pay your shortage in full.



MERRETT C ADAMS

### Shortage Payment Coupon

LOAN NUMBER	SHORTAGE AMOUNT
<span style="background-color: black; color: black;">XXXXXXXXXX</span>	<b>\$83.51</b>

Please write your loan number on your check and mail to:

CALIBER HOME LOANS  
 P.O. BOX 650856  
 DALLAS, TX 75265-0856

Your escrow disclosure indicates a shortage of \$83.51. For your convenience, we have spread this amount over 12 months and included it in your new monthly payment, effective August 9, 2019. However, you may choose to pay it in full and reduce your new monthly payment to \$425.95. If you choose to pay this shortage in full now, please detach this coupon, and mail it along with your check in the enclosed shortage envelope. After your one time full escrow shortage payment is received your new payment will be adjusted accordingly.

## Section 2 - Shortage Calculation & Anticipated Escrow Activity (continued)

Anticipated Month of Activity	Anticipated Payments To Escrow	Disbursements From Escrow	Description		Anticipated Balance	Required Balance
06/2020	\$151.80	\$ .00			\$833.40	\$916.91
07/2020	\$151.80	\$ .00			\$985.20	\$1,068.71

For assistance with your payment, please contact Caliber Customer Service at 1-800-401-6587.

## Section 3 - Escrow Account History

This section itemizes your actual escrow account history since your last escrow analysis or initial disclosure. By comparing previous projections with actual payments and disbursements, you can determine where a difference may have occurred. An asterisk (\*) indicates a difference in either the amount or date.

When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred, but is estimated to occur as shown.

Month of Activity	Anticipated Escrow Payments	Actual Escrow Payments	Anticipated Disbursements From Escrow	Description	Actual Disbursements From Escrow	Description	Anticipated Balance	Actual Balance
09/2018	\$149.88	\$177.89	-\$754.37	SCHOOL	\$ .00	Starting Balance	\$1,199.49	\$85.74
10/2018	\$149.88	\$ .00	\$ .00		\$ .00		\$595.00	\$263.63
11/2018	\$149.88	\$355.78	-\$595.00	HOMEOWNER INS	-\$608.00	HOMEOWNER INS *	\$744.88	\$263.63
12/2018	\$149.88	\$177.89	\$ .00		\$ .00		\$299.76	\$11.41
01/2019	\$149.88	\$177.89	\$ .00		\$ .00		\$449.64	\$189.30
02/2019	\$149.88	\$177.89	\$ .00		\$ .00		\$599.52	\$367.19
03/2019	\$149.88	\$177.89	\$ .00		\$ .00		\$749.40	\$545.08
04/2019	\$149.88	\$177.89	\$ .00		\$ .00		\$899.28	\$722.97
05/2019	\$149.88	\$177.89	-\$449.29	CITY/TOWN	-\$449.29	CITY/TOWN	\$599.87	\$451.57
06/2019	\$149.88	\$ .00	\$ .00		\$ .00		\$749.75	\$451.57
07/2019	\$149.88	\$ .00	\$ .00		\$ .00		\$899.63	\$451.57
							\$1,049.51	\$451.57

## Section 4 - Questions

For questions regarding your statement, please contact Caliber Customer Service at 1-800-401-6587. Our business hours are Monday through Friday, 8:00 AM to 7:00 PM CST. Please also visit our website at [www.caliberhomeloans.com](http://www.caliberhomeloans.com).

**Notice to Consumers presently in Bankruptcy or who have received a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.



HISTORY OF ACCOUNT  
ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

MERRETT C ADAMS  
ESTATE OF VERA JEAN ADAMS  
658 BETHEL CHURCH RD  
MARION CENTER, PA 15759

ACCOUNT # [REDACTED]  
06/25/2019  
REPORT ID: [REDACTED]

Escrow History only reflects Caliber Home Loans Inc. information. Refer to prior servicer for details of prior transactions.

THIS IS A STATEMENT OF ACTIVITY IN YOUR ESCROW ACCOUNT  
FROM 01/14/2015 TO 06/30/2019

Date	Charge/ Payment	Comments	Insurance Balance	Tax Balance	Unspecified Balance	Escrow Account Balance
01/14/2015	(\$587.00)	Disbursement Homeowners Ins / Condo Master	(\$587.00)	\$0.00	\$0.00	(\$587.00)
09/25/2015	(\$509.44)	Disbursement City/Town/Township	(\$587.00)	(\$509.44)	\$0.00	(\$1,096.44)
11/04/2015	(\$591.00)	Disbursement Homeowners Ins / Condo Master	(\$1,178.00)	(\$509.44)	\$0.00	(\$1,687.44)
09/09/2016	(\$727.92)	Disbursement School	(\$1,178.00)	(\$1,237.36)	\$0.00	(\$2,415.36)
11/07/2016	(\$590.00)	Disbursement Homeowners Ins / Condo Master	(\$1,768.00)	(\$1,237.36)	\$0.00	(\$3,005.36)
04/18/2017	(\$432.13)	Disbursement City/Town/Township	(\$1,768.00)	(\$1,669.49)	\$0.00	(\$3,437.49)
08/29/2017	(\$754.37)	Disbursement School	(\$1,768.00)	(\$2,423.86)	\$0.00	(\$4,191.86)
11/06/2017	(\$595.00)	Disbursement Homeowners Ins / Condo Master	(\$2,363.00)	(\$2,423.86)	\$0.00	(\$4,786.86)
01/22/2018	\$4,786.86	Credit Adjustment	\$0.00	\$0.00	\$0.00	\$0.00
02/10/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$145.84	\$145.84
02/10/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$291.68	\$291.68
02/27/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$437.52	\$437.52
04/04/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$583.36	\$583.36
04/19/2018	(\$449.29)	Disbursement City/Town/Township	\$0.00	\$0.00	\$134.07	\$134.07
04/27/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$279.91	\$279.91
05/29/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$425.75	\$425.75
06/29/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$571.59	\$571.59
07/31/2018	\$145.84	Escrow Payment	\$0.00	\$0.00	\$717.43	\$717.43
08/27/2018	(\$764.35)	Disbursement School	\$0.00	(\$46.92)	\$0.00	(\$46.92)
08/31/2018	\$132.66	Escrow Payment	\$0.00	\$0.00	\$85.74	\$85.74
09/29/2018	\$177.89	Escrow Payment	\$0.00	\$0.00	\$263.63	\$263.63
11/05/2018	\$177.89	Escrow Payment	\$0.00	\$0.00	\$441.52	\$441.52
11/05/2018	(\$608.00)	Disbursement Homeowners Ins / Condo Master	(\$166.48)	\$0.00	\$0.00	(\$166.48)
11/30/2018	\$177.89	Escrow Payment	\$0.00	\$0.00	\$11.41	\$11.41
12/27/2018	\$177.89	Escrow Payment	\$0.00	\$0.00	\$189.30	\$189.30
01/29/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$367.19	\$367.19
02/28/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$545.08	\$545.08
03/29/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$722.97	\$722.97
04/17/2019	(\$449.29)	Disbursement City/Town/Township	\$0.00	\$0.00	\$273.68	\$273.68
04/30/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$451.57	\$451.57
05/31/2019	\$177.89	Escrow Payment	\$0.00	\$0.00	\$629.46	\$629.46

Description	Amounts
Insurance Balance	\$0.00
Homeowner's Ins	\$0.00
Flood	\$0.00
Earthquake	\$0.00
Windstorm	\$0.00
Mortgage Insurance	\$0.00
Undefined	\$0.00
Tax Balance	\$0.00
Assessments	\$0.00
County	\$0.00
City/Town/Township	\$0.00
School	\$0.00
Municipal District	\$0.00
Ground Rent	\$0.00
HOA/Condo Dues	\$0.00
Undefined	\$0.00
Unspecified Balance	\$629.46
Overall Balance	\$629.46
Uncollected Escrow Shortage	\$0.00
Escrow Balance Total	\$629.46

Should you have any further questions regarding your account please call us toll free at 1-800-772-9760.